

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 5 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-16646  
Max Luc Picard Judge: CMG  
Sheryl Eileen Picard

Debtor(s)

1st Modified  
**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 07/11/2018  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO

Initial Debtor: /s/MLP

Initial Co-Debtor: /s/ SEP

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 902.00 per month to the Chapter 13 Trustee, starting on August 1, 2018 for approximately 58 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		
State of New Jersey	Taxes	\$2,113.94

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Select Portfolio Servicing, Inc. - 1st Mortgage	11 Albert Drive, Old Bridge	\$43,808.94	0	\$43,808.94	\$1,860.00
Old Bridge Municipal Utilities Authority	11 Albert Drive, Old Bridge	\$1,347.39	0	\$1,347.39	

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
State of NJ	Residence	Judgment	\$2,113.94	\$320,000.00	\$40,173.96	\$351,492.82	\$2,113.94
Capital One Bank	Residence	Judgment	\$1,452.47	\$320,000.00	\$40,173.96	\$353,606.76	\$1,452.47
Yellow Book Sales	Residence	Judgment	\$11,822.52	\$320,000.00	\$40,173.96	\$355,059.23	\$11,822.52
RAB Performance Rec	Residence	Judgment	\$5,469.69	\$320,000.00	\$40,173.96	\$366,881.75	\$5,469.69
Overlook Hospital	Residence	Judgment	\$1,081.26	\$320,000.00	\$40,173.96	\$372,351.44	\$1,081.26

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 04/16/2018.

Explain below **why** the plan is being modified:

Adding property tax/utilities to be paid through the chapter 13 plan

Explain below **how** the plan is being modified:

part 4(a) adding Old Bridge Municipal Utilities to be paid through the chapter 13 plan  
part 7(a) adding house exemption to motions

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 07/11/2018

/s/ William H. Oliver, Jr.  
Attorney for the Debtor

Date: 07/11/2018

/s/ Max Luc Picard  
Debtor

Date: 07/11/2018

/s/ Sheryl E. Picard  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 07/11/2018

/s/ William H. Oliver, Jr.  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 07/11/2018

/s/ Max Luc Picard  
Debtor

Date: 07/11/2018

/s/ Sheryl E. Picard  
Joint Debtor

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Max Luc Picard  
Sheryl Eileen Picard  
DebtorsCase No. 18-16646-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 67

Date Rcvd: Jul 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2018.

db/jdb  
517434484 +Max Luc Picard, Sheryl Eileen Picard, 11 Albert Drive, Old Bridge, NJ 08857-2529  
517434485 Alliance One Receivables, PO Box 11641, Tacoma, WA 98411-6641  
517434486 +Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610  
517434486 +Apothaker & Associates, PC, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
517466105 Arrow Financial Services, LLC, Forster Garbus & Garbus, 60 Motor Parkway,  
Commack, NY 11725-5710  
517434487 +C-Tech, PO Box 402, Mount Sinai, NY 11766-0402  
517456207 +CACH of New Jersey, LLC, c/o Bronson & Migliaccio, LLP, 2200 Fletcher Ave., 5th Flr.,  
Fort Lee, NJ 07024-5005  
517434501 +Capital One Bank, Goldman & Warshaw PC, PO Box 2500, Caldwell, NJ 07007-2500  
517434510 +Capital One Bank, Lyons, Doughty & Veldhuis, P.C., 136 Gaither Dr., Ste. 100, POB 1269,  
Mount Laurel, NJ 08054-7269  
517573610 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517434492 Convergent Outsourcing, Inc, PO Box 9004, Renton, WA 98057-9004  
517434494 #+Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006  
517434497 EOS CCA, PO Box 329, Norwell, MA 02061-0329  
517434531 +Eder Flag Manufacturing, Vogel and Gast, Esqs, 10 Johnston Road, POB 7067,  
Plainfield, NJ 07069-0799  
517434495 Eichenbaum & Stylianou, LLC, 10 Forest Avenue, PO Box 0914, Paramus, NJ 07653-0914  
517434498 +FBCS, 330 S Warminster Road, Suite 353, Hatboro, PA 19040-3433  
517434500 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
(address filed with court: Forster Garbus & Garbus, 60 Motor Parkway,  
Commack, NY 11725-5710)  
517434499 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673  
517434502 +Green Frazier & Hampton, 4164 N Dupont Highway, Suite 12, Dover, DE 19901-1573  
517434505 James A. West PC, 11111 Harwin Drive, Houston, TX 77072-1612  
517434508 Kenneth G. Timmons, Krevsky, Silber & Bergen, 123 North Union Avenue. Ste. 202, POB 99,  
Cranford, NJ 07016-0099  
517638345 +LARIDIAN FINANCIAL, LLC, C/O FEIN SUCH KAHN & SHEPARD PC, 7 CENTURY DR., SUITE 201,  
PARSIPPANY, NJ 07054-4609  
517434509 +Laridian Consulting, LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042  
517434513 NCC, 120 N Keyser Avenue, Scranton, PA 18504-9701  
517434512 Nations Recovery Center, Inc, PO Box 620130, Atlanta, GA 30362-2130  
517434515 +Niagara Credit Solutions, Inc., 1212 Abbot Road, Suite D, Buffalo, NY 14218-1900  
517434516 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846  
517633682 +Old Bridge Municipal Utilities Authority, PO Box 1006, Laurence Harbor, NJ 08879-4006  
517434489 +Overlook Hospital, Celentano, Stadmauer & Walentowicz, LLP, 1035 Route 46 East,  
Clifton, NJ 07013-7481  
517434521 PSE&G Co., PO Box 14444, New Brunswick, NJ 08906-4444  
517434517 Pinnacle Financial Group, 7825 Wahington Avenue S, Suite 410, Minneapolis, MN 55439-2409  
517434518 +Pluese, Becker & Saltzman, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318  
517456208 +Portfolio Recovery Associates, c/o Apothaker & Assoc., 520 Fellowship road,  
Mt. Laurel, NJ 08054-3407  
517434520 Providian, PO Box 99604, Arlington, TX 76096-9604  
517434522 Public Service Electric & Gas Co, PO Box 163250, Columbus, OH 43216-3250  
517434523 Quill, PO Box 94081, Palatine, IL 60094-4081  
517466106 RAB Performance Recoveries LLC, Eichenbaum & Stylianou, LLC, 10 Forest Avenue,  
PO Box 0914, Paramus, NJ 07653-0914  
517434524 +RMS, 260 E Wentworth Avenue, Saint Paul, MN 55118-3523  
517603898 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
517434526 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245  
517434527 +State of New Jersey, 25 Market Street, Trenton, NJ 08611-2148  
517434529 TSTS Total Debt Management, Inc, PO Box 6700, Norcross, GA 30091-6700  
517434530 Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
517434532 Washington Mutal, PO Box 99604, TX 76069-9604  
517434533 +Worldzen Collection and Recovery LLC, Dept 718, PO Box 4115, Concord, CA 94524-4115  
517434534 +Yellowbook Sales, c/o Slater & Tengalia Fritz & Hunt, 301 3rd Street,  
Ocean City, NJ 08226-4007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 12 2018 23:26:01 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 12 2018 23:25:58 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235517434488 E-mail/Text: bcwrtoff@cablevision.com Jul 12 2018 23:26:54 Cablevision, PO Box 371897,  
Pittsburgh, PA 15250-7897517434490 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2018 23:25:35 Comenity Capital/Zales,  
Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 67

Date Rcvd: Jul 12, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517434491 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 12 2018 23:25:35 Comenity-Lane Bryant,  
PO Box 659728, San Antonio, TX 78265-9728  
517434493 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 12 2018 23:26:53  
Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
517434496 E-mail/Text: bknotice@ercbpo.com Jul 12 2018 23:26:04 Enhanced Recovery Corporation,  
8014 Bayberry Road, Jacksonville, FL 32256-7412  
517434503 +E-mail/Text: bkynotice@harvardcollect.com Jul 12 2018 23:27:06  
Harvard Collection Services, Inc, 4839 N Elston Avenue, Chicago, IL 60630-2589  
517434504 E-mail/Text: cio.bncmail@irs.gov Jul 12 2018 23:25:10 Internal Service Revenue,  
PO Box 7346, Philadelphia, PA 19101-7346  
517434506 E-mail/Text: cs.bankruptcy@jmcmbiz.com Jul 12 2018 23:26:55 Joseph Mann & Creed,  
PO Box 22253, Beachwood, OH 44122-0253  
517434507 E-mail/Text: bnckohlsnotices@becket-lee.com Jul 12 2018 23:24:58 Kohls Payment Center,  
P.O. Box 2983, Milwaukee, WI 53201-2983  
517584563 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 12 2018 23:30:57 LVNV Funding LLC,  
c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675  
517434511 E-mail/Text: bankruptcydpt@mcmcg.com Jul 12 2018 23:25:57 Midland Credit Management, Inc,  
PO Box 60578, Los Angeles, CA 90060-0578  
517434514 E-mail/Text: bankruptcydepartment@tsico.com Jul 12 2018 23:26:45 NCO Financial Systems,  
PO Box 15740, Wilmington, DE 19850-5740  
517434519 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 12 2018 23:30:17  
Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541  
517617370 +E-mail/Text: bankruptcy@pseg.com Jul 12 2018 23:24:51 PSE&G, Attn: Bankruptcy,  
PO Box 490, Cranford NJ 07016-0490  
517581999 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2018 23:25:50  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517572768 E-mail/Text: bnc-quantum@quantum3group.com Jul 12 2018 23:25:50  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
517434525 +E-mail/Text: jennifer.chacon@spservicing.com Jul 12 2018 23:27:04  
Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250  
517435661 +E-mail/PDF: gecsed@recoverycorp.com Jul 12 2018 23:30:04 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517587339 E-mail/Text: jennifer.chacon@spservicing.com Jul 12 2018 23:27:04  
The Bank of New York Mellon, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517434528 ##+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 67

Date Rcvd: Jul 12, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Max Luc Picard bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Joint Debtor Sheryl Eileen Picard bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 5